COMMERCE AND FINANCE

Further War Orders Tend to Strengthen Close of Stock Trading.

SPECULATION IN SUGAR

nsiders of Companies Predict Large Profits Good Demand Prevails for Copper Shares.

New York, Jan. 12.—The stock mar-thad a substantial recovery late day, following early weakness in the ar stocks. Sharp advances were cored in some of the war stocks as a sult of the improved technical position of the markets, due to the clean-ing out of the weak speculative ac-counts. The report of further war rders received by some of these comanies aided the recovery in this roup. The close was strong, with adications of further betterment in

irregularity marked the beginning frading and most issues showed ractional losses. The war shares lisplayed the most heaviness, but their improved before the end of the first hour on account of the execution of buying orders on a scale downward fter Tuesday's close. Rails were g throughout, on buying largely nvestment. Central was at the of this group. Sugar shares active and made substantial both on the stock exchange and curb. A good demand prelarge blocks of enged hands during the last hour ad high record prices.

Securities Reach New York. As proof of the steady liquidation it gradually diminishing, a European feamer arrived today with one of the rgest consignments of American

CAPITAL \$1,000,000 SURPLUS..... \$2,000,000

The Riggs

Transacts

a General

Banking

Business.

individuals,

firms and c

porations

invited.

ENN. AVE., OPP. U. S. TREASURY

We Issue

Our Own Drafts

Direct on

London.

Our large resources and wide connections enable this bank to render its customers unusually complete service.

Resources Over \$14,000,000.

1916 Possibilities

Anglo-French Bds. Erie Japanese Bonds Coppers Mojave Tungsten South. Pacific Amer. Smelters Westinghouse

Clarence Cone & Co. 45 Broadway,

The Standard Oils For Maximum Income Yield

9 With prices of crude and refined products advancing, as they are, Oil stocks never looked more attractive as an investment than right now. It is a public fact that thousands of investors have become wealthy from their Standard Oil holdings through receipt of handsome cash dividends and stock bonuses. ¶ And, moreover, thousands of in-

vestors are still destined to become wealthy through the same channel. Therefore investment in Standard Oil issues is highly desirable.

I Our free Oil Special will help you in making a proper selection. Ask for 8-1, including booklet explaining "The Twenty Payment Plan"





40 Exchange Place

American Telephone & Telegraph Co.

A dividend of Two Dollars per share will be paid on Saturday, January 15, 1918, to stockholders of record at the close of business on Friday, December 21, 1915. G. D. MILNE, Treasurer.

The Safest Investments

Are those that do not fluctuate during dis-turbed conditions of the money or stock mar-lets. First deed of trust notes (first mort-tages), well secured on real estate in the Dis-trict of Columbia, constitute "gilt-edge" in-vestments. They do not depend upon the flagacial responsibility of individuals or cor-porations for their stability, and are exempt from taxation as personal property. We can emply such investments in amounts from the

Swartzell, Rheem & Hensey Co., 727 Fifteenth Street Northwest. securities ever sent to this country. This would also warrant, according to local bankers, expectations of additional selling of these stocks.

Speculation in the sugar shares was revived on the inside and outside mar-

revived on the Inside and outside markets. Cuban-American Sugar rose seventeen points on comparatively heavy dealings. American Sugar rose one and one-half points, while Cuban cane sugar was a favorite on the curb Insiders of sugar companies are predicting large profits for this year.

A good inquiry was reported for the coppers. Inspiration was the favorite of this group, dealings in it exceeding 40,000 shares and surpassing those in Anaconda as well as in Smelters. Anaconda as well as in Smelters New York Central convertible de-entures surpassed yesterday's sales

RAILWAY STOCK STRONG.

Capital Traction Company Has Credit Balance of \$195,014.19.

Without figuring in a single sale, Washington Railway and Electric common stock was the strongest Issue on mon stock was the strongest issue on the Washington Stock Exchange yes-terday. One broker offered as high a-90 for options on the stock ranging from 100 to 500 shares. After call the same broker offered 87 for any part of quotation lot.
A total of \$5,500 worth of American

Graphophone 6 per cent bonds, an issue just listed on the exchange, sold at

The Capital Traction Company cleared a surplus of \$43,573.50 for the past year, after deducting interest on the funded and unfunded debts and miscellaneous debits and dividends. The figures were announced at a meeting of the stockholders of the company yes-terday. A debit for material and supterday. A debit for material and sup-plies ieft a balance to be sarried to profit and loss of \$43,523.86, which, added to the profit and loss credit balance of \$151,490.03 at the beginning of the year gives a present profit and loss credit balance of \$195,014.19. The total revenue from transportation for

the year was \$2,191,935.27. The Home Building Association has elected the following officers for the year: Richard E. Claughton, presiyear: dent; Anson S. Taylor and William T. Galliher, vice president; James M. Woodward, secretary, and Edward S. Westcott, treasurer. The directors are George W. Linkins, Charles N. Moore William K. Reeve, Paul Smith, Fred L. Vogt and Madison Whipple. The Columbia Permanent Building Association has re-elected its forme

officers and directors.

COTTON MARKETS.

New York, Jan. 12—In the cotton market today new crop positions were relatively firm. There was speculative buying of these months on the idea that there was sufficient cotton in sight for summer needs and that any bullish development would make itself feit on the distant months. The list closed steady, net unchanged to nine points higher. Domestic trade interests were moderate buyers and the market seemed to be in a better technical rosition as the result of vesteriative scattering liout.

idupland. Furnished by N. L. Carpenter & Co.

- 11	Liverpool				
- 11	1		10	P	erious
- 11		Open.	3 p. m.	Close.	close.
- 11	January-Pebruary	7.92	7,95	T.961/2	7,96%
- 11	March-April	7.89	7.90%	7.00%	7.92
	May-June	7.90	7.00	7.824	7.825
f II	July-August	7.69	7.71	7.72%	T.75%
- 11	October-November	7.23%	T.25	7.261-2	7.37
- 11	Middling, 8.7; yeste		3.21. Sale	s. 10,000.	
- 11	100	-			
- 41	N.	-w Y	ork.		
or- 10:				P	erions

1000	0				
	New	York			
				P	erious
	Open.	High.	Low.	Close.	close.
January	12,28	12.28	12,28	12.28	12.3
March	12.49	12.55	12.47	12.55	12.5
Max	12.70	12.78	12.69	12.78	18.7
July	12.85	12.91	12.83	12.91	12.8
October	12.61	12.68	12.50	12.68	12.6
December	12.68	12,80	12.67	12,80	12.7
	New !	Orlean	35.		
				P	revious
	Open.	High.	Low.	Close.	close.
January	12.09	12.09	12.05	12.09	12.0
March	12.22	12.40	19.39	12.38	12.3

CHICAGO GRAIN MARKETS.

Chicago, Jan. 12.—The young and tender wheat plant is barren of mow protection and the shorts in the July future are uneasy, as below-zero weather the promised for a goodly part of the winter wheat belt. Advances were made of 1-3a-3 cents. Demand for July wheat was pivoted on the weather conditions and in case the cold spell develops, there will be a general evening-up, not only of the July, but of the May future as well.

As accepted authority at Minneapolis mays the cold accepted authority at Minneapolis mays the cold Elevator.

As accepted authority at Minneapolis mays the cold Elevator.

will be a general evening-up, not only of the July, but of the May future as well.

An accepted authority at Minneapolis says the movement of spring wheat off the farms and out of country elevators has dwindled down to small preportions, and that from the general run of country receipts farmers are not disposed to part with their remaining surplus at present prices.

New high prices were reached for corn again today at 80.1-8 cents for May and 80 cents for July. The market held most of the sprturn, which showed the strong position of that grain when the large sales on profit-taking account are considered. Experters reported a few loads as sold from the Eastern scalosard and the inquiry was better here for direct export, but the scarcity of cars retarded the husiness. Cash sales here were small at 80,000 bashels. Oats followed the other grains in their advance.

" " " " " " WILLIAM CO DY W.	P1. P5	300.00	10 C	
HEAT-	Open.	High.	Low.	Close.
May	12734	128%	125%	12814
July		121 %	119%	
ORN				-
May	79%	8014	79%	79%
July	79%	50	79%	79%
AT9-				
May	49%	50	49%	42%
July	48%	48%	48%	4814
ORK-		0.5		
January	18.96	19,00	18.95	19,00
May	19.47	19.55	19,37	19.55
ARD-				
January	10,32	10,53	10.30	19.52
May	10,57	10,85	10.52	10,85
RS-			0.30.00	738615
January	10.37	10,47	10.37	10.47
May	10.87	10.90	10.80	10.87

OIL

	548y 19,87 70,90 10,80 10,87	
		1
	OIL SECURITIES.	
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	Furnished by W. B. Hibbs & Co.	12
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	Angio-American	6
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	Borne-Sorymser Co	et
	Colonial Oil Co	be
		H
	Crescent Pipe Line	2
	Cumberland Pipe Line	C
	Eureka Pipe Line	0
	Galena Sig. Oil pfd 134 137	b
	Galena Sig. Oil com	38
	Illinois Pipe Line	5
	Indiana Pipe Line 107 110	D
	National Transit Co 30 32	D
	New York Transit Co	P
	Northern Pipe Line 165 107	15
	Ohio Oil Co	à
	Penn. Mex 68 70	1.
	Pierce Oil Corporation	0
	Prairie Oil & Gas	
	Solar Radning Co	lá
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	Southwest Penna. Pipe Line 120 - 120	
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	Standard Oil of Indiana \$10 515	2
	Standard Oil of Kansas 445 445	13
	Standard Oil of Kentucky 325 346	D
	Standard Oil of Nebraska	*
	Standard Oil of New Jersey 519 513	8
	Standard Oil of New York 25 . 317	6
	Standard Oil of Ohio 535 545	p

3.500 Am. Beet Sugar.

3.000 American Can.

3.000 American Can.

3.000 American Car. & F.

3.00 Am. Coal Prod.

3.000 Am. Coco. pfd.

3.000 Am. Locomotive

3.000 Am. Locomotive

3.000 Am. Steet Fury

3.100 Am. Steet Fury

3.100 Am. Steet Fury

3.100 American Sugar

700 Am. Tel. & Tel.

300 American Tobacco

1,200 Amer. Wood ctfs.

600 Amer. Zine

17.100 Anacogda

2,500 Atchison

45.400 Baldwin Loco.

NEW YORK STOCK MARKET.

dernation.

Kanas Olty

Lackawanna Steel.

Lackawanna Steel.

Lehigh Valley

500 Mercantile Marine etfs.

41,100 Mer. Marine pdd. etfs.

5,500 Manin Copter

400 Missouri Pacific etf

5,800 Missouri Pacific etf

5,800 Missouri Pacific etf

688-001 Pacific etf

688-001 Pacific etf

688-001 Pacific etf Air Br

2,100 Penn. R. R. Pullman Palace Car.

NEW YORK CURB MARKET.

Furnished by W. B. Hibbs & Co. American Drug Syndicate... Cosden Oil ...
Cramp S. & E...
Driggs ...
Emerson B...
Goldfield Cona.
Harkell Barker.
Havana Tobacco.
Havana Tob pfd.
Houston Oil ...
Houston Oil pfd.
Interconel Rubback

Royal Baking Powder pfd. Singer Mfg..... Tri-Bullion United Profit Sharing.

 Canadian Pacific 6s.
 1031s 1031s 1031s 1031c

 Cer. de. Pasco 6s.
 121 122 121

 Pac. G. & El. 5s.
 92 29% 92

 West. Pac. 6s.
 25 30 27
 WASHINGTON PRODUCE.

BALTIMORE PRODUCE.

Fish that can shock other fish with electric flashes from their eyes have been found along the New Jersey coast, according to a Princeton university scientist.

Baltimore, Md., Jan. 12.—MILLFEED (in 100 lb. acks)—Suring brain, 20,003159; flour to white middlings, 21,5031.00; do., white middlings, 22,00321,00; do., white middlings

WASHINGTON STOCK EXCHANGE.

Furnished by W. B. Hibbs & Co.

olumbia Gas & Electric Deb. Se.... RAILEOAD BOND

PUBLIC UTILITY STOCKS.

TYPE MACHINE STOCKS Mergenthaler Linotype
Lanston Monotype.
MINING STOCKS.

American Security & Trust. National Savings & Trust. Union Trust. Washington Loan & Trust.

SAVINGS BANK STOCKS. Home Savings Bank...... Commerce & Savings...... East Washington Savings.

TITLE INSURANCE. Columbia Title. 4½

MISCELLANEOUS STOCKS.
Chapin-Sacks Co. 175
District of Columbia Paper Mfg. Co. 125
American Graphophone common
American Graphophone preferred. 133
Merchants Transfer & Storage. 100
Security Storage Co. 785
Washington Market. 184

*Ex-dividend.

BALTIMORE STOCK MARKET.

	BALTIMORE CITY STOCKS	Reg.)
6	City 4s, 1961	Bid. A
	City 4s, 1961	9614
	City 4s, 1968	96
	GAS AND ELECTRIC	
	Balto, Elec. 5s (stamped)	9914
¥.	Con. Gas. G. C. M. 5s, 1939	104
4	C. G. E. I. & P. C. M. 4168, 1935	990
	U. E. L. & P. 1st C. M. 456, 1921	00.16
	BANKS AND TRUST COMPAN	NIES
	Canton National, 160	137
	Citizens' National 10	4914
	Farmers' & Merch. National, 40	45
4	Fidelity & Dep. 50	13514
1	Maryland Casualty, 25	. 89
•	Merc. T. & D. Co., 30	
	Nat. Bank of Com., 15	
	New Amst, Gas Co	
	National Union, 100,	
ĸ	U. S. Fidel, & Guar., 100	220
6	Union Trust Co., 50	76
4	Union Trust Co., 50	76
6	RAILROAD STOCKS.	
16	(Street Railways.)	
	United R. & E. Co., 50	*
	RAILROAD BONDS	20
1	A. C. L. Conv. Deb. ta	
á	A. C. L. of Conn., 5-20s	5.5
	A. C. L. of S. Car, 4s	
6	B. & O. Ref. 5s	101
	Carolina Central &	
	Florida Cent. Penin, 5s	
1	Ga. & Ala. Con. 5s	***
	New Orl., Mobile, Chic. Se	
	(Street Railways,)	
đ	Anacostia & Potomac 5s	
	B., S. Pt. & C. 1st 41/4s, 1983	96
•	Chicago Rya. 5s	
e	Fairmont & Clarks. Se	9014
ul	Maryland Elec. Rgs. Sa.	
	New. N. & O. P. 1st 5s, 1938	95
	Nor. St. R. R. let 5s, 1914	99
	Nor. & Ports. Traction 5a	8116
	Norfolk Ry. & Light 5s	96
u	Utd. R. & E. lst 4s, 1949	8314
Ü	Utd. R. & E. Inc. 4s. 1949	6154
	Wash., Bal. & Annap. 5s	8514

Changes in Personnel.

Salem, Oreg., Jan. 12.-Twenty district

Quotations given below are for large lots of good marketable goods only. Jobbers' prices are higher. I Lower grades may be sold for less. Fancy goods cemmand higher prices.

Excepting eggs, little change was felt on the produce market yesterday. Owing to more liberal receipts and the quality, eggs dropped to 22 cents. The figures on chickens and calves were in an unusually strong position on choice goods.

EXIGS-Fresh, per doz., 23: do., Southern, 2827. BUTTER-Best prints, new, per lb., 34: process, 15: under grade, creamery, Za20: store-packed, 1820. LABD-Tub, pure, lb., 194; doz., compound, 16: cottonseed oil, per can, 3.78.

CHEESE-New York, new, per lb., 15: fat, per lb., 18; Swiss domestic, per lb., 15; foo, foreign, per lb., 22.

LIVE POULTRY-Hens, per lb., 16: prosters.

Changes in Personnel.

Changes in personnel at the Department of Commerce:

Promotion of Samuel Woodley, clerk in office of the Secretary: resignation of Charles A. Clark clerk in office of the Secretary: resignation of Charles A. Clark clerk in Census Bureau to Postofice Department, 1981; personnel.

Promotion of Samuel Woodley. Clerk in office of the Secretary: resignation of Charles A. Clark clerk in Census

attorneys from various Oregon counties met here in conference with Attorney General George W. Brown to discuss

and the process of its accomplishment ular price was a second inspiration of might serve as a typical filustration of genius, but how to do it? The control the American spirit.

Three Volumes to 1768.

Three Volumes in 1768.

The Brittanica was conceived in Great Britain in 1768, and first saw the light in three volumes which contain-ed more information about more subof that day. From time to time the work was re-published, each new edition a complete history of the world of facts, always with the most graphic accuracy. The contributors were then, accuracy. The contributors were then, as they have been throughout the century and a half of its existence, and as they are today, the great among scientists, artists, writers, doctors, lawyers, clersymen, engineers and other useful workers. These trained students culled the best of all that had been produced by their brilliant army of contemporaries and predecesses are the typical American ways of the publishers of the Britannica have sors and crystalized it into the Encyclopedia Brittanica, there to remain, a never ending mine of knowledge, subject to and adequate to the needs of every man and woman, every boy and the subject to might desire.

Another American American American The The Company of the Street Company

The scope of the Brittanica is so broad that the work grew not only to be a library in itself, but to require the housing of a library, and because the makers would not tolerate any cheapening of contents or material or workmanship, the cost was necessarily high, and the volumes were cumber-

Eleventh Edition in 1910.

Eleventh Edition in 1910.

In 1910 the eleventh edition of the Brittanica was brought out by the University Press, at Cambridge, EngThe Encyclopaedia Britannica Corporaland, in 28 volumes, which weighed a tion needed just such a distributor. So, total of 240 pounds and occupied 7 feet of shelf space. It was instantly great publishers joined hands with the evident that the sheer bulk of the great distributors to place before the work had reached a point where something must be done to reduce it, and result justifies the inspiration.

CONTINUED FROM PAGE FOUR

day from 3:30 to 6 o'clock at the High-

Mrs. Hugh Livingston Macneil,

Mrs. John G. Capers will not be a

nome Thursdays in January.

Mrs. Harlow will be

Pomerene will be at home to-

ley. Mrs. Frazer Crawford Edwards who was her sister's matron of honor, wore a gown of pale blue georgette crepe over cloth of silver with trimmings of silver lace. Her costume was Hotel Powhstan, where they have taken Mr. Frazer Crawford Edwards served as best man. Mr. and Mrs. Greer left here for a wedding trip and upon their return will make their home at the Wellington, after February I.

problem, the typical American answer

to every such question. Increase the quantity produced to such an extent that the expense of production per volume would be trifling, and the sav-

ing in price of material and labor in

Mrs. Shively, wife of Senator Shive

ly, will not receive during February Mrs. St. George Barber, of Annapolis, Md., is at the Willard for a short stay. Mrs. Robert Elmore will entertain at a small tea on Saturday at 5 o'clock Mr. and Mrs. Louis Hertle also are when her guests are asked to meet there, having come up from Gunston Hall, their place on the Potomac, for a few days. Mrs. Clement Griscom Randall, of New York, who has come to Washington to make her home.

Los Angeles, Cal., is visiting Mrs. Charles Henry Harlow at the Wendell sent out cards for a reception Friday afternoon at 4 o'clock, at Fairmont Z. Seminary to meet the Marquis and Marchioness of Aberdeen and Temar.

At the next regular meeting of the Women's Alliance of All Souls' Church Willard. George W. Baxter, of Knoxville, Tenn., 2 Certificates of deposit due in less

women's Alliance of All Souls' Church on Friday morning, January 41, at 11 o'clock in the church parlors, Fourteenth and L streets, Mrs. William Kent will speak on the subject, "What Women Have Done for California."

who is spending the winter at the Willard.

The young ladies committee for the dance to be given by the Sons of Confederate Veterans in the Raleigh, Monday evening, January 17, at 2 and 36, 35, 36, 37, 38, and 38. Kent will speak on the subject, "What Women Have Done for California."

A pretty wedding took place Tuesday evening at the home of Mr. and Mrs. William R. Simpson, in Meridian street, when their daughter, Miss Florence E. Simpson was married to Mr. Robert E. Greer. The ceremony, which was performed by the Rev. Dr. Godd, of Germantown, Pa., at 7:30 o'clock, was followed by a large reception. The bride, who was given in marriage by her father, wore a lovely gown of white crepe meteor in duchess lace, with a long court train. She wore a long tulle veil fastened with orange blossoms and carried a shower bouquet of orchids and lilies of the value of the county of the subject of the value of

Dan \$ayles' Want Advertising Talk REPETITION BUILDS REPUTATION.

The public soon forgets you unless reminded FREQUENTLY. Remember Rip Van Winkle's experience. Your customers may know all
about your business, but unless you
continue to remind them of what
they already know, your wideneed to be successed and going STRONG.

Continuous advertising in large space is worth all it costs, but continuous advertising in the Want
Columns is just as effective in prothey already know, your wide-awake competitor may ADVERTISE himself into their affections and you may have to begin all over again— HANDICAPPED.

The STEADY advertiser who distributes his appropriation judicious-ly throughout the year is far better off in the long run than the fellow who let's loose two or three big whoops, then goes to sleep by the wayside, while his competitor keeps plugging away steadily toward the goal that means LEADERSHIP, and ockets the REWARDS that always

go to the leader.

PERSISTENT, CONTINUOUS, INTELLIGENT ADVERTISING, even though done in a small way, serves to make the normally dull seasons LESS dull, and gathers increasing momentum as it progresses and whose full force is felt during the busier seasons.
Repetition builds reputation and

reputation builds PROFITS. That's worth remembering. If you organize and establish a If you organize and establish a business and then neglect to inform the public about it, you are like the man who tries to run an automobile on a dark road without lights. Some energetic fellow in a hurry to get ahead may come along and ditch you.

Advertising is the fuel that keeps the business motor chugging and the lights brightly burning, so that folks will know you are on the

Columns is just as effective in pro-Change your advertising message frequently and keep up the pace. You can't let the same copy stand day after day and expect results, any more than you can wear the same collar every day and expect to look like a gentleman.

And persistency, continuity and frequent changes of copy, aren't all. SELECT THE MEDIUM IN WHICH YOUR ADVERTISING IS TO APPEAR, WITH AS MUCH THOUGHT AND CARE AS YOU WALL DE CHOSEN LOCATION. WOULD CHOOSE A LOCATION FOR YOUR STORE For if no chair is stronger than its weakest link. NO ADVERTISING IS STRONGER THAN THE MEDIUM WHICH CARRIES IT BEFORE THE PUBLIC.

TRAFFIC which decided the location for your store? Then it should be the VOLUME and QUALITY OF CIRCULATION THAT DECIDES THE BEST MEDIUM TO CARRY YOUR ADVERTISING. Suppose you ask us why The Herald is THAT medium. Phone Main 3300.

Latest Chapter in History of

Encyclopaedia Britannica

A visit to one of the great bookbinders of Chicago discloses a fact that will be of interest to them all. This fact is the reproduction of the famous Encyclopaedia Britannica. In a size which the makers speak of as a fandy volume, and at a protect which makes it possible for even best fortunate or loss providency. At the risk of betraying one of the basic secrets of the mewpaper profession—the editor's infallibility in answering questions of fact—we admit that we have long harbored the desire to own a set of the Britannica and have been, many times, tempted to reduce our consumption of cigars and other editorial necessities to the end that we might be possessed of the more enduring and substantial delight to the eye and enrichment to the mild included in those greatly-to-be-desired yolumes. Will the makers sary to the man who is climbing, and the result was the world included in those greatly-to-be-desired yolumes. Will the makers are to the more enduring and substantial delight to the eye and enrichment to the mild included in those greatly-to-be-desired yolumes. Will the makers are to the more enduring and substantial delight to the eye and enrichment to the mild included in those greatly-to-be-desired yolumes. Will the great and the result of the more enduring and the process of its producers, and the world, as well as necessary and the world and reached the high places. All will be price must be brought and included in those greatly-to-be-desired yolumes. Will the means of every one.

Solution of the Problem.

The jie of the price must be brought and included in those greatly-to-be-desired yolumes. Will the great and the price must be brought and the process of its accomplishment of genius, but how to do it? The content must not be reduced by word of the American agirt.

The Jimior Auxiliary of Providence Hospital will give its annual tea dance at the Highlands on the afternoon of January 22, from 4 until 7 o'clock. The proceeds will be for the benefit of the Providence Day Nursey. The list of patronesses includes Mme. Fezet, Mrs. Dixon, Mrs. John K. Shields, Mrs. Thomas J. Walsh, Mrs. I. T. Mann, Mrs. all be retained. The size might be re-Mrs. Breckinridge Bayns, Mrs. Thoms Carter, Mrs. Delos Biodgett, Mrs. Sco duced, but the excellence of workmanship and binding must be maintained or it wouldn't be the Britannica. There was one sure solution of the

REPORT OF THE CONDITION

American National Bank

Vashington, in the District of Co close of business on December : RESOURCES.

meduce the prot per set, make it up on the greater number of sets sold Total U. S. bonds.

Great production demands great distribu-tion. Who was best equipped to dis-\$191,172 50 tribute the Handy Volume Popular priced Britannica. Here, again, was found a typical American answer. Sears Roebuck & Co., with their mail-Total bonds secured, etc. oscription to stock of Federal Re-serve Bank\$69,200 00 ing list of four million names, with their

established reputation for honesty and fair-dealing and with their catalogues going to every home in the union on request, needed the best reference work a Value of banking house Furniture and fixtures.

proved reserve agents in in New York, Chicago, and St. Louis.....

LIABILITIES

Less current expenses, in-terest, and taxes paid. Marchioens of Aberdeen and Temar.

Mrs. Albert L. Mills will entertain at uncheon Saturday in honor of Mrs.

District of Columbia, City of Washington, so:
I, WILLIAM SELBY, Cashier of the above
named bank, do solemnly swear that the above
statement is true, to the best of my knowledge aubelief.
WILLIAM SELBY, Cashier, riief.
Subscribed and aworn to before me this lith or d Jennary, 1996.

ROBT. A. CISSEL.
Notary Public.

W. T. GALLIHER.
IRWIN B. LINTON.
COLIN H. LIVINGSTONE,
L. W. GROOMES,
A. C. WEST,
JAMES B, HENDERSON.

.... 92 ,431 ,429 76

REPORT OF THE CONDITION Seventh Street Savings Bank,

RESOURCES. 1. Loans and discounts.
2. Overdrafts, secured and unsecured.
3. Bonds, securities, etc. including premirin or same.
6. Banking house, \$43,706.60: furniture ture and fixtures, \$4,001.67
6. Due from national banks.
7. Exchanges for clearing house.
7. Exchanges for clearing house.
7. Schecks and other cash items.
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8. LIABILITIES.

Capital stock paid in... Surplus fund...... Undivided profits..... Due to national banks. Due to tailoud.
Dividends unpaid.
Demand deposits:
a Individual deposits subject
\$22,108.86 g Deposits requiring notice of less than 30 days...... or less than a large of less than a large of deposits a Certificates of deposit due on or after 30 days.

Deposits subject to 30 or more days notice.

District of Columbia. City of Washington, as:

I, J. D. HOWARD, Treasurer of the above-hambank, do solemnly swear that the above statem is true to the best of my knowledge and belief.

J. D. HOWARD, Treasurer

of January, 1948. ERNI (Seal.) Correct—Attest: Somerset R. Waters, Henry G. Bergling, August R. Plonge, Isaac Ottonberg, Willoughly S. Chemer, John B. Rocca, Joseph B. Thomas,

21,511 66

147,533 57

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